Social Security

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Social Security

The Official Website of the U.S. Social Security Administration

TOP SERVICES

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- Apply for benefits
- Apply for Medicare
- Estimate your retirement benefits
- Get extra help with Medicare prescription drug costs
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- Check the status of your application
- Services for people currently receiving benefits
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- Get a publication
- Appeal a disability decision
- Services for representative payees, governments, financial planners, human resource professionals & third parties
- Research popular baby names
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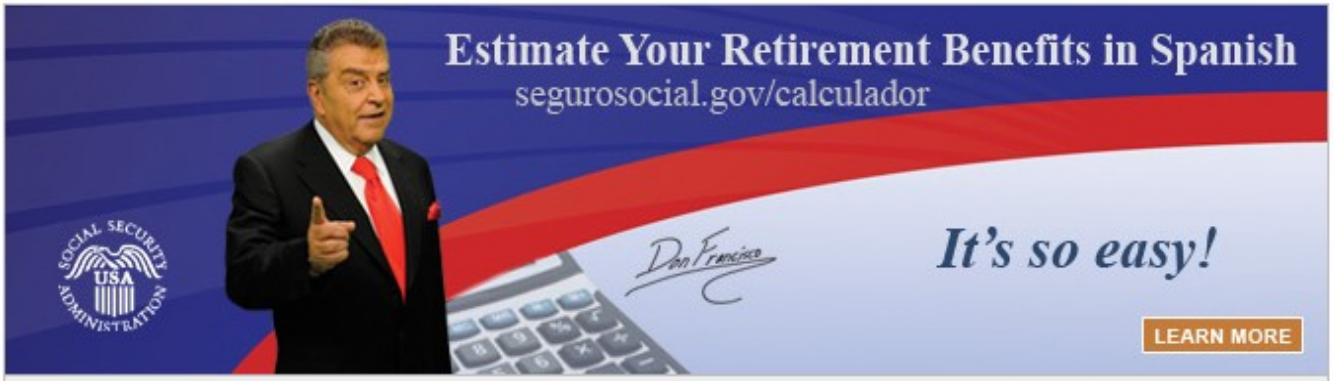

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INFORMATION FOR...

- Attorneys & Representatives
- Congress
- Press
- Wounded Warriors

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USEFUL LINKS

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ELECTRONIC RECORDS

SOCIAL SECURITY APPLICATION

Both Programs Eligibility Reviewed

- Title II (SSA Program) / Title XVI (SSI)
  Insured Status Needs Based
- Technical Review (Citizenship/DOB/Living Arrangement/Income/ Resources/Etc)
- Medical Disability Determination Station
- Quick Disability Decision / Presumptive

Social Security Administration

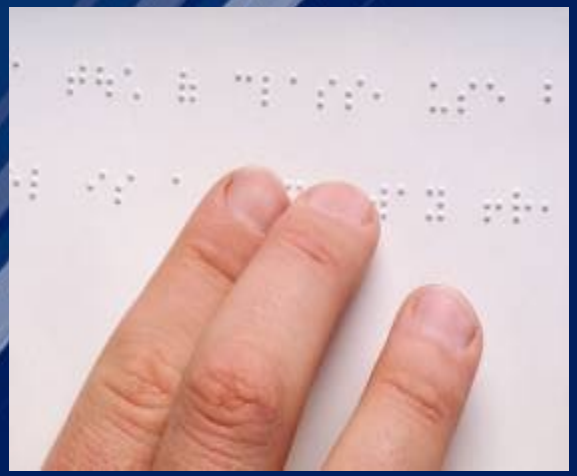
Disability Programs

Types of Disability Programs

- Social Security benefits for workers (Title II)
- Social Security benefits for adults disabled since childhood (Title II)
- Supplemental Security Income (SSI) for children and

Disability for an Adult (Over Age 18) Both Social Security and SSI

- Must have a physical or mental impairment (or combination of conditions)
- Inability to perform substantial work activity ($1000/$1680)
- Disability must be expected to last 12 consecutive months or result in death
- We consider age, education and past work activity



Benefits for Family Members

Certain members of your family may be eligible for
Social Security benefits

- Your spouse, if he or she is 62 or older
- Your spouse, at any age if he or she is caring for a child of yours who is younger than age 16 or disabled
- Your unmarried child, including an adopted child, or, in some cases, a stepchild or grandchild. The child must be under age 18 or under age 19 if in elementary or secondary school full time
- Your unmarried child, age 18 or older, if he or she has a disability that started before age 22. (The child's disability also must meet the definition of disability for adults)
- A divorced spouse if he or she was married to you for at least 10 years, is not currently married and is at least age 62

Medicare Coverage

- You will automatically be enrolled in Medicare after being entitled to disability benefits for 24 months (standard rate)
- We will send you information about Medicare several months before your coverage starts

NOTE: *People who have permanent kidney failure requiring dialysis or a transplant or have amyotrophic lateral sclerosis (Lou Gehrig's disease) may qualify for Medicare almost immediately*

Medicare Coverage

Part A Hospital Insurance

- **Covers most inpatient hospital expenses.**
  2010 Deductible $1100

Part B Supplementary Medical Insurance

- **Covers 80% doctor bills & other outpatient medical expenses after 1st $155 in approved charges.**
  2010 Monthly Premium $110.50

Part D Medicare Prescription Drug Plan

- **Covers a major portion of prescription drug costs for Medicare beneficiaries.**
  2010 average Monthly Premium $27.93

EXTRA HELP EXTRA HELP EXTRA HELP

Supplemental Security Income (SSI)

Title XIV

Who Can Get SSI?

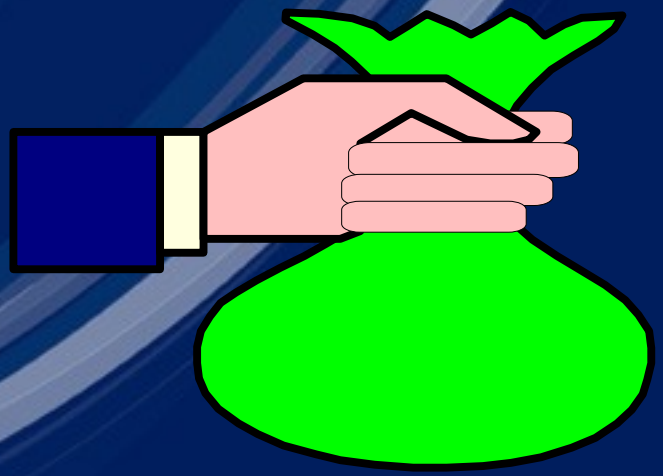
People with limited income and resources who are:

- blind, at any age; or
- disabled, at any age; or
- age 65 or older

2011 SSI Payment Amounts

$ 674.00 - Individual

$ 1011.00 - Couple



SSI Benefits for Adults

- Resource limits
  - $2,000 for individual
  - $3,000 for couple
- We count
  - bank accounts (CDs, IR
  - second car
  - stocks and bonds, 40
  - liquid assets
  - property other than where you live

SSI Benefits for Adults

- We don’t count as resources
  - home in which you live
  - first car
  - burial plots
  - some resources set aside for burial

DEEMING of INCOME

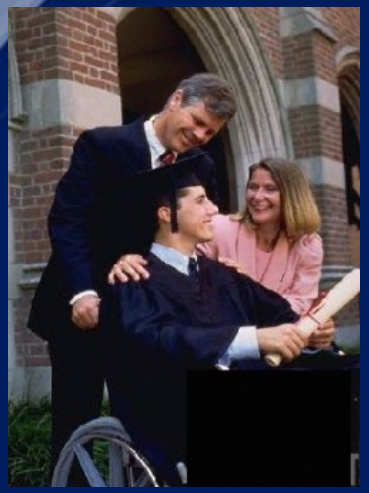
- Government sets deeming for family of four @ $400
  - Deem $200 to Worker
  - Deem $100 to Spouse
  - Deem $50 to a Child (Two Children = $100)

No one eligible as enough money to deem to all

- If family has another Child Now Family of five
  - Deem $200 to Worker
  - Deem $100 to Spouse
  - Deem $50 to Child (only two receive 50)
  - Third Child is eligible as no money to DEEM

When the Child Reaches Age 18

- We no longer count the income and
  resources of parent(s) for eligibility



- If the child continues to live with

  parent(s) but does not pay for food or
  shelter, a lower SSI payment may apply

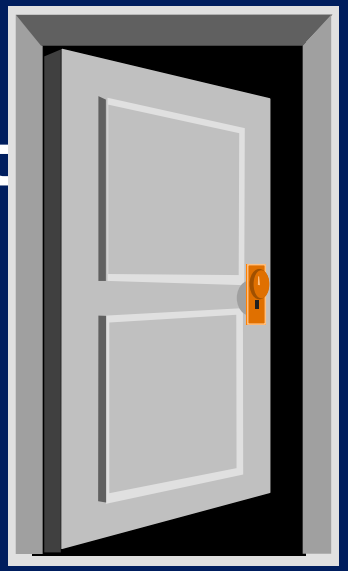
Medicaid

- People who qualify for SSI also qualify for Medicaid

- Your local medical assistance office will contact you for additional information the agency needs for qualification. You must file for it

Four Living Arrangements

- A - In own place, house, apartment, trailer
- B - In someone else's household’
- C - Child under 18 in parent household
- D - Institution (Hospital vs.



Types of Income

- 1 – Unearned: Social Security, Pensions, Unemployment
- 2 - Earned Income: Wages/Self employment
- 3 - Deemed Income: Parents Income, Child under 18 living in same H/H, Spouses Income, Sponsors Income
- 4 - In-kind Support and Maintenance Income: Free Room and Board ($224.66)

SSI - UNearned Income

$ 585.00 unearned income per month

<u>- 20.00</u> general unearned income exclusion

$ 565.00 countable income

$674.00 - 565.00 = $109.00 SSI payment

(FLA B $224.67 + $565.00 = $789.67-$674.00 =Ineligible Due to Excess Income of $115.67)

SSI Earned Income Calculations

$585.00 **Wages**

-$20.00 General Exclusion

$565.00

- $65.00 Earned Inc Exclusion

$500.00 (divided by 2) = $250.00 Countable Income

$674.00 - $250.00 = entitled to **$424.00**

$424.00 + $585 = $1009.00 monthly total

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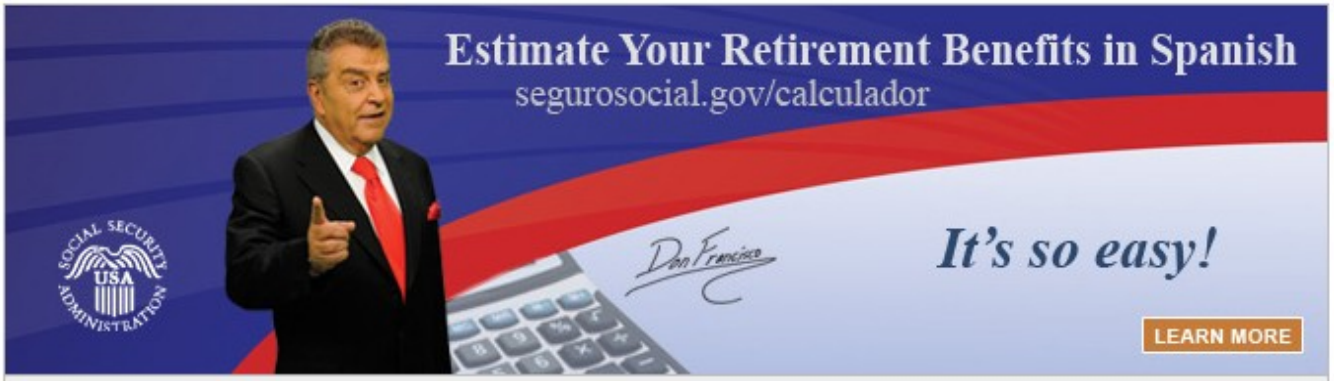

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